IN THE CLAIMS:

Please cancel Claim 33, without prejudice, please add new Claim 46, and please amend Claims 21, 22, 23, 24, 29, 31, 32, 34, 35, and 45, as provided in the following Listing of Claims:

Listing of Claims:

Claims 1-20. (Canceled)

Claim 21. (Currently Amended) An apparatus, comprising:

a receiver, wherein the receiver receives information regarding an individual, wherein the information regarding an individual is transmitted from a <u>first</u> computer or <u>from</u> a <u>first</u> communication device, wherein the <u>first</u> computer or the <u>first</u> communication device is associated with <u>or used by</u> a healthcare provider, wherein the information regarding an individual is transmitted via, on, or over, and is automatically received by the receiver via at least one of the Internet and the World Wide Web, wherein the information regarding an individual contains information regarding at least one of <u>a symptom</u>, an examination <u>finding</u>, a diagnosis, a treatment, an administration of a treatment, and a procedure;

a database or a memory device, wherein the database or a the memory device is associated with the receiver and is located at a location remote from the first computer or the first communication device associated with the healthcare provider, wherein the database or the memory device stores information regarding a plurality of individuals, a plurality of healthcare providers, and a plurality of healthcare insurers or healthcare payers, and further wherein the information regarding a plurality of individuals, a plurality of healthcare providers, and a plurality of healthcare payers, includes a healthcare records and record or a healthcare history for or associated with each individual of a plurality of individuals, including a healthcare record or a healthcare history for or associated with the individual, information regarding a healthcare practice of, and an insurance accepted by, each of the plurality of healthcare providers, including information regarding a healthcare practice of, and an insurance accepted by, the healthcare provider, information for processing information regarding a healthcare diagnosis and a healthcare treatment, and information for submitting an insurance claim to each of the plurality of healthcare insurers or healthcare payers a healthcare insurer or a healthcare payer associated with the individual;

a processing device, wherein the processing device processes the information regarding an individual using

information stored in the database or the memory device, and further wherein the processing device at least one of stores the information regarding an individual in the database or the memory device and updates a the healthcare record or a the healthcare history for or associated with the individual, and further wherein the processing device automatically generates an insurance claim based on the information regarding the individual received by the receiver, information regarding the healthcare provider, and information regarding a the healthcare insurer or the healthcare payer associated with the individual, wherein the insurance claim is suitable for being automatically submitted to the healthcare insurer or the healthcare payer associated with the individual or automatically transmitted to a second computer or a second communication device, wherein the second computer or the second communication device is associated with the healthcare insurer or the healthcare payer associated with the individual, and further wherein the processing device transmits the insurance claim to the second computer or to the second communication device; and

a transmitter, wherein the transmitter transmits the insurance claim to a computer or a communication device associated with the healthcare insurer or the healthcare payer.

Claim 22. (Currently Amended) The apparatus of Claim 21, wherein the processing device processes information regarding a symptom or an examination finding regarding the individual, and further wherein the processing device generates a diagnostic report containing information regarding a diagnosis or containing information regarding a list of possible diagnoses.

Claim 23. (Currently Amended) The apparatus of Claim 22, wherein the diagnostic report contains information regarding at least one of a probability of occurrence and statistical information regarding the diagnosis or regarding each diagnosis in the list of possible diagnoses.

Claim 24. (Currently Amended) The apparatus of Claim 22, wherein the processing device generates a treatment report containing information regarding a treatment for the diagnosis or information regarding a treatment for each diagnosis in the list of possible diagnoses.

Claim 25. (Previously Presented) The apparatus of Claim 24, wherein the processing device generates the treatment report in conjunction with information regarding a drug interaction and a treatment interaction.

Claim 26. (Previously Presented) The apparatus of Claim 21, wherein the processing device processes information regarding at least one of a treatment associated with the diagnosis and a procedure associated with the diagnosis.

Claim 27. (Previously Presented) The apparatus of Claim 22, wherein the diagnostic report contains information regarding at least one of a misdiagnosis, a treatment success, and a treatment failure.

Claim 28. (Previously Presented) The apparatus of Claim 24, wherein the treatment report contains information regarding at least one of an herbal remedy or treatment, a self-healing remedy or treatment, and an exercise remedy or treatment.

Claim 29. (Currently Amended) The apparatus of Claim 21, wherein the processing device processes information regarding at least one of a treatment to be administered to the individual and a procedure to be performed on the individual, and further wherein the processing device determines whether the at least one of a treatment to be administered to the individual and a procedure to be performed on the individual is correct or is incorrect, wherein the processing device generates a treatment response message containing information regarding whether the at least one of a treatment to be administered to the individual and

a procedure to be performed on the individual is correct or <u>is</u> incorrect, wherein the apparatus transmits the treatment response message to at least one of <u>a the first</u> computer <u>and a or the</u> <u>first</u> communication device associated with <u>or used by the a healthcare provider, and a third computer or a third communication device associated with or used by the healthcare provider, a second healthcare provider, or a healthcare facility.</u>

Claim 30. (Previously Presented) The apparatus of Claim 29, wherein the treatment response message contains information regarding at least one of a treatment, a procedure, treatment instructions, procedure instructions, treatment steps, and procedure steps.

Claim 31. (Currently Amended) The apparatus of Claim 21, wherein the <u>information regarding an individual and the</u> insurance claim contains information obtained with, by, or from, at least one of a heart rate monitor or measurement device, a thermometer, a blood pressure monitor or measurement device, a blood analysis device or machine, a respiration monitoring or measurement device, a dialysis machine, an electrocardiograph (EKG) machine or device, an electrocephalograph (EEG) machine or device, an electromyograph (EMG) machine or device, a magnetic resonance imaging (MRI) machine or device, an X-ray machine or device, a thermal imaging machine or device, a laprascopic device, an

arthroscopic device, a catheter device, a sonogram imaging device, a sonograph device, an ultrasound imaging device, an ultrasound measurement device, a CAT SCAN device, a mammogram device, a carbon dioxide detection or measurement device, a carbon monoxide detection or measurement device, a transvascular impedence measurement or monitoring device, an ultrasonic imaging device, a bone conduction device, a brain function scan analyzer device, a fetal heart rate measurement, monitoring, or probing, device, an endotrachial cardiac monitoring device, a surgical instrument, a blood oxygen detection device, an esophageal probing device, a sphygmomanometer, a differential doppler device, a camera probing device, and a microscopic camera probing device.

Claim 32. (Currently Amended) The apparatus of Claim 21, wherein the information regarding the individual is transmitted to the processing device via, on, or over, at least one of the Internet and the World Wide Web.

Claim 33. (Canceled)

Claim 34. (Currently Amended) The apparatus of Claim 21, wherein the processing device processes information for scheduling an appointment with a the healthcare provider or with a second healthcare provider.

Claim 35. (Currently Amended) The apparatus of Claim 21, wherein the apparatus detects an occurrence of an event for which a the healthcare provider or a second healthcare provider is to be or desires to be notified, wherein the processing device generates a notification message, and further wherein the apparatus transmits the notification message to a the first computer or to the first a communication device or transmits the message to a third computer or to a third communication device associated with or used by the healthcare provider or the second healthcare provider in real time.

Claims 36-40. (Canceled)

Claim 41. (Previously Presented) The apparatus of Claim 21, wherein the information regarding an individual contains a digital X-ray file.

Claim 42. (Previously Presented) The apparatus of Claim 21, wherein the information regarding an individual contains a digital MRI file.

Claim 43. (Previously Presented) The apparatus of Claim 21, wherein the information regarding an individual contains a digital CAT scan file.

Claim 44. (Previously Presented) The apparatus of Claim 21, wherein the information regarding an individual contains video information or an image.

Claim 45. (Currently Amended) The apparatus of Claim 21, wherein the information regarding an individual contains audio information and an image.

Claim 46. (New) The apparatus of Claim 21, wherein the processing device processes information for locating at least one of a body organ, blood, and a medication.